



DEPARTMENT OF HEALTH & HUMAN SERVICES

Program Support Center

Debt Collection Center

CERTIFICATE OF INDEBTEDNESS

*Indian Health Service
Loan Repayment Program*

Whitney Branshaw
256 W 23rd Ave. Apt 4
Anchorage, AK 99503
REF: 735190033
SSN: XXX-XX-8590

Total debt due United States as of March 01, 2024: \$104,564.10, (principal \$72,000.00, interest \$32,564.10)

I certify that the Department of Health and Human Services' (HHS) records show that the individual named above is indebted to the United States in the amount stated above. Interest accrues on the principal amount of this debt at the fixed rate of 9.750% per annum. The interest accrues at \$19.23 per day.

Section 108 of the Indian Health Care Improvement Act (Public L. 94-437), codified at 25 U.S.C. § 1616a, authorizes the Secretary of HHS (Secretary), acting through the Indian Health Service (IHS), to establish the Indian Health Service Loan Repayment Program (IHSLRP), under which Federal, State, and commercial loans for physicians and other health professionals may be repaid. In return for such loan repayments, she agreed to provide full-time clinical service in an Indian health program. Section 108 requires participants to submit with their applications a written contract to accept repayment of educational loans and to serve for the applicable period of obligated service in an Indian health program.

Participants of the service-obligated IHSLRP who breach their contracts are subject to the conditions as stated in Title 25 U.S. Code § 1616a. Ms. Branshaw entered into an IHSLRP contract on August 07, 2017, agreeing to comply with the obligations and responsibilities as outlined.

Ms. Branshaw did not complete the two-year service obligation owed under the written contract. Ms. Branshaw has been placed in default because she was not serving at an eligible site.

Because she did not complete the service obligation in compliance with her IHSLRP contract, all funds paid to or on her behalf, plus damages and interest calculated pursuant to 25 U.S.C. § 1616a(l), became a debt owed to the Federal Government. The interest rate charged was at the maximum legal prevailing rate. The debt was to be repaid within one (1) year of the date of default which was August 07, 2017, and the debt became delinquent as of August 07, 2018.

By letter date March 21, 2019, Ms. Branshaw was notified that she would be placed in default within 30 (thirty) days from the date of the letter if she failed to respond.

By letter dated May 21, 2019, Ms. Branshaw was notified that she had been placed in default of the conditions of the IHSLRP contract, and that the debt must be paid by the due date. Instructions were provided for entering into a repayment agreement (RA). She was informed that failure to make repayment

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arrangements by the due date would result in the referral of the delinquent indebtedness the Department of Justice (DOJ).

By letter dated May 24, 2019, she was advised that her account was delinquent. She was notified of HHS' intent to refer her debt to other Federal agencies for the purpose of administrative offset, which may include Federal tax refund offset, salary offset, wage garnishment, and other Federal or State Agencies payments. She was advised that paying the debt in full or entering into an RA would terminate administrative offset.

In a letter dated July 27, 2019, she was advised that her account had been referred to a private collection agency. She was notified that unless payment in full or an RA was concluded, the account would be referred to DOJ for enforced collection.

Additional notifications and demand letters regarding the indebtedness was sent on the following dates: September 13, 2022, November 23, 2023, and February 13, 2024.

By letter dated February 22, 2024, Ms. Branshaw was sent a final notice regarding the delinquent debt. She was advised that if payment was not received within thirty days, the debt would be referred to the DOJ for litigation. She did not respond.

The following provides a breakdown of payments made on the debt:

Treasury Offset Payments	08/05/2020 to 05/11/2022	\$11,344.54
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Repeated attempts by HHS have been unsuccessful in establishing an acceptable repayment agreement. The debt is now being referred to the U.S. Department of Justice (DOJ), for enforced collection.

CERTIFICATION: Pursuant to 28 U.S.C. 1746, I certify under penalty of perjury that the foregoing is true and correct.

Melodie R. Sanders -S 
Digitally signed by
Melodie R. Sanders -S
Date: 2024.03.07
10:44:35 -05'00'

Date

Melodie R. Sanders
Chief, Debt Referral Section
Program Support Center
U.S. Department of Health and Human Services